

## LAW BUILDING

The stone construction in the oldest part of this building (pre-1877) and the 1914 Classical Revival street facade make this bank building an architecturally significant structure. It gains in importance, however, when recognized as the last of an entire row of mid and late 19th century commercial buildings which once stood on the east side of Washington Avenue across from the Courthouse. It is one of the few buildings on any side of the courthouse square to survive from that long period in which Towson was a "courthouse town."

MARYLAND HISTORICAL TRUST

BA - 1442

MA61-0314424712

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

**1 NAME**

HISTORIC

Law Building, Second National Bank of Towson (1906-1958)

AND/OR COMMON

presently known as the First National Bank Of Maryland

**2 LOCATION**

STREET & NUMBER

405 Washington Avenue

CITY, TOWN

Towson

— VICINITY OF

9th

CONGRESSIONAL DISTRICT

STATE

Maryland

COUNTY

Baltimore

**3 CLASSIFICATION**

CATEGORY

OWNERSHIP

STATUS

PRESENT USE

☒ DISTRICT

☐ PUBLIC

☒ OCCUPIED

☐ AGRICULTURE

☐ MUSEUM

☐ BUILDING(S)

☒ PRIVATE

☐ UNOCCUPIED

☒ COMMERCIAL

☐ PARK

☐ STRUCTURE

☐ BOTH

☐ WORK IN PROGRESS

☐ EDUCATIONAL

☐ PRIVATE RESIDENCE

☐ SITE

**PUBLIC ACQUISITION**

**ACCESSIBLE**

☐ ENTERTAINMENT

☐ RELIGIOUS

☐ OBJECT

☐ IN PROCESS

☒ YES: RESTRICTED

☐ GOVERNMENT

☐ SCIENTIFIC

☐ BEING CONSIDERED

☐ YES: UNRESTRICTED

☐ INDUSTRIAL

☐ TRANSPORTATION

☐ NO

☐ MILITARY

☐ OTHER

**4 OWNER OF PROPERTY**

NAME

First National Bank of Maryland

Telephone #: (301) 727-4000

STREET & NUMBER

25 South Charles Street

CITY, TOWN

Baltimore

— VICINITY OF

STATE, zip code

Maryland 21204

**5 LOCATION OF LEGAL DESCRIPTION**

COURTHOUSE,

REGISTRY OF DEEDS, ETC.

Liber #: 3375

Folio #: 121

STREET & NUMBER

Baltimore County Courthouse (New annex)

Washington Avenue

CITY, TOWN

Towson

STATE

Maryland

**6 REPRESENTATION IN EXISTING SURVEYS**

TITLE

None

DATE

— FEDERAL — STATE — COUNTY — LOCAL

DEPOSITORY FOR  
SURVEY RECORDS

CITY, TOWN

STATE

**7 DESCRIPTION**

CONDITION		CHECK ONE	CHECK ONE
<input checked="" type="checkbox"/> EXCELLENT	<input type="checkbox"/> DETERIORATED	<input type="checkbox"/> UNALTERED	<input checked="" type="checkbox"/> ORIGINAL SITE
<input type="checkbox"/> GOOD	<input type="checkbox"/> RUINS	<input checked="" type="checkbox"/> ALTERED	<input type="checkbox"/> MOVED
<input type="checkbox"/> FAIR	<input type="checkbox"/> UNEXPOSED		DATE <u>Jan., 1978</u>

**DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE**

The building located at 405 Washington Avenue across from courthouse square is now the First National Bank of Maryland. It is a complicated building as it seems to exhibit a four stage development, i.e., stone, brick, a marble facade, and a more recent addition on the east elevation. The present building stands on the site of an older stone building known as the Law building on the 1877 map. The Law building, as can be reconstructed from photos (such as the one in the Wilson book and in the Maryland Historical Society Vertical File on Towson) was a 2 story stone building Italianate in appearance. It had quoining and some attempt was made at coursing. The building had a hipped roof and bracketed cornice and was 2 bays wide by 4 bays deep. The windows were 2/2 louvered sash with regular fenestration. There was a 3 bay wooden 1 story portico porch with 2 side entrances.

The ~~Classical~~ Revival street facade was built in 1914 and constructed over the earlier stone building. The original marble facade was 8 bays wide and symmetrical but sometime in the 1950's an annex was added to the south side of the building and this has increased the width of the building to 9 bays. To the south, there is presently but a few inches of space between the bank and an adjacent building while to the north it faces an alley known as Banker's way. There is a large double story sash window on either side of a central door. The door also has a tripartite transom-like window over it. Furthermore, there is a window ca. 7 feet high on the northern quadrant of the street facade which might have been another door at one point, but has since been converted. Decorating this door is a type of marble post/lintel design with corner blocks.

The building has a corniced front, i.e., a cornice is placed over the top story of windows and extends the width of the original 8 bays. There is also a three part entablature composed of a cornice, frieze, and architrave. This is located over the central door and windows and more or less sets off the entrance. This latter cornice has mutule blocks with guttae over the triglyphs and metopes of the frieze. The door protrudes slightly and looks like a post/lintel type of construction. Around the inside of the doorway is located a type of stylized rope design with acanthus leaves at the bottom. The "lintel" also appears to be a smaller version of the three part entablature "supported" by a console on either side. On the top of the doorway is a clock flanked by Modillion-like fixtures with an acanthus-like motif on the corners. Underneath the cornice are dentils. Also flanking the doorway are 2 "Victorian Type" lamps which were apparently added after the 1950's renovation as they do not appear in earlier photos of the building. It should be noted that these lamps are very similar, if not identical with the older lamp posts by the courthouse.

(cont'd)

CONTINUE ON SEPARATE SHEET IF NECESSARY

**8 SIGNIFICANCE**

PERIOD	AREAS OF SIGNIFICANCE -- CHECK AND JUSTIFY BELOW			
<input type="checkbox"/> PREHISTORIC	<input type="checkbox"/> ARCHEOLOGY-PREHISTORIC	<input type="checkbox"/> COMMUNITY PLANNING	<input type="checkbox"/> LANDSCAPE ARCHITECTURE	<input type="checkbox"/> RELIGION
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> ARCHEOLOGY-HISTORIC	<input type="checkbox"/> CONSERVATION	<input type="checkbox"/> LAW	<input type="checkbox"/> SCIENCE
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> AGRICULTURE	<input type="checkbox"/> ECONOMICS	<input type="checkbox"/> LITERATURE	<input type="checkbox"/> SCULPTURE
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> ARCHITECTURE	<input type="checkbox"/> EDUCATION	<input type="checkbox"/> MILITARY	<input type="checkbox"/> SOCIAL/HUMANITARIAN
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> ART	<input type="checkbox"/> ENGINEERING	<input type="checkbox"/> MUSIC	<input type="checkbox"/> THEATER
<input checked="" type="checkbox"/> 1800-1899	<input type="checkbox"/> COMMERCE	<input type="checkbox"/> EXPLORATION/SETTLEMENT	<input type="checkbox"/> PHILOSOPHY	<input type="checkbox"/> TRANSPORTATION
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> COMMUNICATIONS	<input type="checkbox"/> INDUSTRY	<input type="checkbox"/> POLITICS/GOVERNMENT	<input type="checkbox"/> OTHER (SPECIFY)
		<input type="checkbox"/> INVENTION		

SPECIFIC DATES

BUILDER/ARCHITECT

## STATEMENT OF SIGNIFICANCE

The First National Bank of Maryland located at 405 Washington Avenue across from Courthouse Square is important both architecturally and symbolically. As mentioned in the description, it exhibits numerous features of the Greek Revival style. Relative to this is the fact that until 1968 another bank, The Mercantile Bank and Trust, of a similar Greek Revival style was located on the same block on the corner of Pennsylvania and Washington Avenues. This has since been replaced by the Mercantile Trust high rise building. In this sense, the extant bank is the last remnant of the late 19th - early 20th century street scape and business district that developed across from the courthouse. This district consisted of banks, lawyers offices, and on the corner of Washington and Chesapeake, the Mont Moriah Lodge.

Another important feature of the bank is that it was built in several stages and in this way shows some of the changing styles and materials used in building over the years. It also shows a type of organic development of the building that was able to expand as needed. The types of materials which are apparent in the bank construction range from local stone composing the oldest portion of the bank, to brick, to the marble facade (from the Beaver Dam Quarries), to the latest modern addition on the east elevation. This original stone portion of the building could have been built between 1882 and 1889 when, as evidenced by land records, the price of the land jumped from \$1071 to \$4000. Also, although the building does not appear on the 1877 map when Enos Smedley owned the land, it does show up on the 1898 map when H.L. Bowen is the owner. On this map it is listed as the Law Building. There is also a reference made to this building in an 1897 book in which ownership is credited to Bowen and it is stated that: "Among his buildings is the substantial stone building known as the Law Building, in which several attorneys have offices and his (Bowen) own private office (Real Estate) is located." (p. 300, Genealogy and Biography of the Leading Families of Baltimore)

Although not readily evident at this time, the stone portion of the building is also the remains of one of over a dozen stone Italianate-like buildings in Towson. Presently the only other extant examples of this type of building are the Chew house at 518 Virginia Avenue and the County Jail.

(cont'd)

CONTINUE ON SEPARATE SHEET IF NECESSARY

**9 MAJOR BIBLIOGRAPHICAL REFERENCES**Bromley, Atlas of 1898.Distinguished Men of Baltimore and Maryland, Baltimore : Baltimore American,  
1914, p. 68

CONTINUE ON SEPARATE SHEET IF NECESSARY

**10 GEOGRAPHICAL DATA**

ACREAGE OF NOMINATED PROPERTY \_\_\_\_\_

**VERBAL BOUNDARY DESCRIPTION**

Beginning for the same at a point on the East side of Washington Avenue 17 feet south 11 degrees west from the southwest corner of a lot formerly belonging to C. Bohn Slingluff, and running thence bounding on the East side of Washington Avenue, south 11 degrees west a distance of 60 feet, thence south 79 degrees east 150 feet, thence north 11 degrees east 60 feet to the south side of an alley seventeen feet wide, thence binding on said alley, north 79 degrees west 150 feet to the place of beginning, containing 33 sq. perches more

LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

or less (Liber 3375 folio 121)

STATE

COUNTY

STATE

COUNTY

**11 FORM PREPARED BY**

NAME / TITLE

Susan M. Cook

Student/Surveyor

WAYNE C. NIELD, II  
HISTORIC TOWSON, INC.

ORGANIZATION

Goucher College

STREET &amp; NUMBER

Dulaney Valley Road

CITY OR TOWN

Towson

DATE

January 20, 1978

TELEPHONE

(301) 825-3300

STATE

Maryland

The Maryland Historic Sites Inventory was officially created by an Act of the Maryland Legislature, to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 Supplement.

The Survey and Inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

RETURN TO: Maryland Historical Trust  
The Shaw House, 21 State Circle  
Annapolis, Maryland 21401  
(301) 267-1438

## Item Number 7 -- continued

The north elevation faces out on the alley. This is an important facade as two stages of development are apparent here. The composite building is 6 bays deep, two of which are on the marble section and the other 4 on the stone. The fenestration is regular on the stone and irregular on the marble. All the windows on this side of the building have been filled in with their respective materials.

The east elevation exhibits 3 stages of building as apparent with the modern addition projecting off the back and then the combination of brick and stone. Again all the windows on the stone and brick portions have been filled in.

Presently there is limited access to the bank interior due to security reasons. The business section, in which customers are allowed, has undergone much alteration. Basically the only existing original fabric is the moulding and paneling on and around the ceiling of the waiting room section that one comes upon as soon as the bank is entered. The ceiling is divided into 4 panels separated by panels of a square geometric design. Around the perimeter of the ceiling there is also an organic type of decoration which suggests a vine and flowers. Located under this motif is yet another design reminiscent of a fancified egg and dart pattern. Finally, approximately 3/4ths of the way up the wall is a Greek meander design.

## Item Number 8 -- continued

In October 1906, the stone building housed the newly incorporated Second National Bank of Towson and law offices, including that of Elmer J. Cook, a bank trustee. In 1914 the marble facade was added. The architect was Alfred Cookman Leach and the Builder was the David M. Andrew Contracting Co. It is also interesting to note that this company also did some work on the Towson Courthouse and it is believed they added the annex to the Odd Fellows Hall on York Road in the late 1920's. In the 1950's the interior of the bank was altered and modernized.

## Item Number 9 -- continued

Genealogy .. and Biography of the Leading Families of the City of Baltimore and Baltimore County Maryland, New York: Chapman Publishing Co., 1897, pp. 299-301.

Gontrum, Edwin K, ed. Sidelights on the History of Baltimore County, Towson, Maryland: Edwin Gontrum, 1966, pp. 8-9.

Hahn, H. George and Carl Behm III. A Pictorial History of a Maryland Town: Towson, Norfolk, Virginia: The Donning Co., 1977, pp. 88, 172, 175, 197.

Item Number 9 — continued

Hopkins, G.M. Atlas of 1877.

Offutt, T. Scott and Elmer R. Haile, Baltimore County: Its History, Progress, and Opportunities. Towson, Maryland: Jeffersonian Publishing Co., 1916.

Plat of Towson Town, December 1853, for the donation of land for a courthouse.

Towson...its past, present, and future, Towson, Md: Second National Bank of Towson, n.d. (located in the Maryland Historical Society Vertical File).

Wilson, Hilda N., ed. Then...Now: Towson Bicentennial 1768-1968, Towson, Md: Junior Press, 1968, p. 65.

TITLE SEARCH

First National Bank of Maryland  
405 Washington Avenue  
Towson, Maryland 21204

## 1) Liber 3375 folio 121

Grantor- Second National Bank of Towson  
Grantee- First National Bank of Baltimore  
Transaction date- June 30, 1958  
Boundaries - Item No. 10 on Maryland Trust Form

## 2) Liber 301 folio 586

Grantor- Robert H. Wright and wife, Edith E. Wright  
Grantee- Second National Bank of Towson  
Transaction date- October 2, 1906  
Boundaries- as above

## 3) Liber 228 folio 301

Grantor- Thomas Wright  
Grantee- Robert H. Wright  
Transaction date- June 19, 1899  
Boundaries- same as above

## 4) Liber 228 folio 255

Grantor- David G. McIntosh, trustee for estate of George Smith  
Grantee- Thomas Wright  
Transaction date- April 20, 1899  
Boundaries - as above

## 5) Liber 179 folio 398

Grantor- Theodore A. and Johanna Bokel  
Grantee- Henry L. Bowen  
Transaction date- April 21, 1890  
Boundaries- as above

## 6) Liber 175 folio 226

Grantor- Mary E. Wingfield  
Grantee- Theodore A. and Johanna Bokel  
Transaction date- May 4, 1889  
Boundaries - as above

## 7) Liber 132 folio 349

Grantor- Josephine Izard and Decourcey May  
Grantee- Mary E. Wingfield  
Transaction date- January 31, 1882  
Boundaries- as above



## 8) Liber 110 folio 568

Grantor- Enos Smedley and Hannah Smedley

Grantee- Josephine Izard May

Transaction date- February 6, 1879

Boundaries- as above

## 9) Liber 110 folio 472

LEASE

Grantor- Enos Smedley and wife

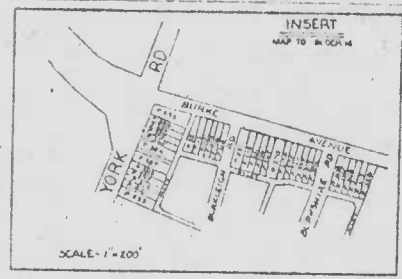
Grantee- Mary E. Wingfield

Transaction date- June 19, 1877

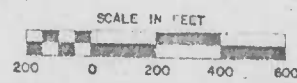
Boundaries- as above

Law Building

BA-1442



TOWSON  
SCALE 1" = 200'



DEPT. OF ASSESSMENTS & TAXATION  
TAX MAP DIVISION  
TOWSON, MARYLAND  
1967

MAP NO.  
7CA

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MD DEPT. OF ASSESS. & TAX.



BA-1442

LAW BLDG  
(2nd NATL. BANK)  
W.

W. NIETD  
1/78



BA-1442

LAW BLDG  
(2nd NATL. BANK)  
N.

W. Nield  
1/78